

AMENDMENTS TO THE CLAIMS

This listing of claims will replace all prior versions and listings of claims in the application:

LISTING OF CLAIMS:

1. - 16. (canceled).

17. (currently amended): A payment transaction system comprising:

a first at least one receiver processor, each receiver processor being located at a retail outlet, and each receiver processor having

an apparatus for receiving receiver adapted to receive payment data from a communication device belonging to a consumer to enable payment to be made for goods or services,

an EPOS echeckout terminal coupled to the receiver, and

a store back office server having a store database, the store back office server being connected to the EPOS echeckout terminal;

a retailer processor having a communication transmission processor and a transaction payment database;

a first communication link connecting [[the]] each receiver processor to the retailer processor;

a central facility having a payment approval processor and an account transaction payment database, the account transaction payment database maintaining a database of accounts relating to consumers, and so that the payment approval processor adapted to [[can]] interrogate the database and determine whether a payment is to be approved or declined;

a second communication link for connecting the retailer processor to the central facility so that the payment data can be transmitted from the retailer head office server processor to the payment approval processor, and for transmitting a signal back from the central facility to the head office server retailer processor indicating that payment is approved to enable updating of the transaction payment database of the retail head office server;

a third communication link for communicating connecting the central facility with [[the]] each receiver processor for enabling an indication of the approval of the payment to be

transmitted from the central facility to the receiver processor so that the EPOS ~~checkout~~ terminal is provided with an indication that payment is approved to enable a consumer to receive the goods or services relating to the payment.

18. (currently amended): The system of claim 17 wherein the central facility is also ~~for transmitting adapted to transmit~~ a signal to the communication device of the consumer indicating that payment is approved.

19. (previously presented): The system of claim 18 wherein the signal is an SMS message.

20. (previously presented): The system of claim 17 wherein the communication device is provided with a preset template which is downloaded to facilitate the input of information by the consumer into the mobile telephone relating to the payment so the mobile telephone can transfer the payment data to the receiver processor.

21. (previously presented): The system of claim 17 wherein the receiver processor includes an EDC (Electronic Data Capture) machine or cradle for receiving the mobile telephone to enable the transfer of the payment information to the receiver processor.

22. (previously presented): The system of claim 17 wherein the communication device comprises a mobile telephone.

23. (currently amended): The system of claim 17 wherein the second communication link comprises at least one fixed line for connecting the ~~modem communication transmission processor~~ to the central facility.

24. (previously presented): The system of claim 17 wherein the first and third communication links comprise a common communication network interconnecting the receiver processor, the retailer processor and the central facility.

25. (currently amended): [[a]] A payment transaction system comprising:

a central facility having a payment approval processor and a transaction payment database, the database maintaining accounts relating to respective consumers, and the payment approval processor being ~~for interrogating adapted to interrogate~~ the database and ~~determining determine~~ whether a payment is to be approved based on the status of the consumers account, as

maintained in the database, and in response to the central facility being for receiving payment data from a communication device belonging to a consumer, and if payment is to be approved [[for]] transmitting an approval code back to the communication device;

[[a]] at least one receiver processor associated with located at a retail outlet for receiving an approval signal including the approval code from the central facility, the receiver processor including a store back office server having a payment application processor and a store database, the store database being for storing the approved approval payment details including the approval code, and an EPOS collection point terminal for receiving from the payment application processor the approval code and [[for]] storing the approval code, so that when the consumer presents at the collection point EPOS terminal to collect goods or services paid for, the approval code transmitted to the user's communication device and the stored approval code at the collection point EPOS terminal are matched to confirm payment;

a first communication link for data communicating communication between the central facility and each with the receiver processor;

a retail head office server processor including a payment database, the retail processor [[for]] receiving from the store back office server approval payment details [[for]] and storing [[the]] completed payment transaction details to enable completed payment transaction details to be matched to payments approved by reconciliation of payments with the central facility; and

a second communication link for connecting the store back office server with the retailer head office server processor.

26. (previously presented): The system of claim 25 wherein the first communication link comprises a fixed line communication link.

27. (currently amended): The system of claim 25 wherein the payment application processor of the store back office server communicates with the EPOS collection point terminal via a store communication network.

28. (previously presented): The system of claim 25 wherein the communication device is provided with a preset template for downloading to facilitate the input of data by the consumer to form the payment data supplied to the central facility.

29. (currently amended): A payment transaction method comprising:
receiving payment details data to enable payment to be made for goods or services by a receiver processor located at a retail outlet and having a receiver for receiving the payment data from a consumer's communication device belonging to a consumer, the device being provided with a template for input of information by the consumer to allow the consumer to input payment data into the communication device relating to the payment which is to be made an EPOS terminal, and a store back office server having a store database; [[and]]

providing the payment data by the receiver processor via a first communication link to a retailer processor having a communication transmission processor and a transaction payment database;

providing the payment data by the retailer processor to a central facility via a second communication link, the central facility having a payment approval processor and an account transaction payment database, the account transaction database [[for]] maintaining [[an]] database of accounts account relating to the consumer consumers;

interrogating the account transaction payment database by the payment approval processor and determining by the payment approval processor whether and for receiving the payment data for authorising the payment is to be approved or declining declined;

transmitting a signal back from the central facility to the retail processor via the second communication link indicating that payment is approved;

updating the transaction payment database of the retail processor; and

transmitting the payment and for supplying a signal an indication of approval of the payment from the central facility to the receiver processor via a third communication link for connecting the central facility with the receiver processor so that the EPOS terminal is provided with an which indicates indication that whether the payment is authorised approved or declined to enable a consumer to receive the goods or services relating to the payment.

30. - 36. (canceled).

37. (currently amended): The method of claim [[29]] 25 wherein the method supplies receiver processor includes the payment data from the communication device via an EDC (Electronic Data 36Capture) machine or cradle for receiving in which the communicator device

~~can sit so whereby the payment information is transferred the data is transmitted by contact between the communicator device and the eradle to the receiver processor.~~

38. - 43. (canceled).

44. (New): The system of claim 23 wherein the communication transmission processor comprises a modem for supplying the payment data via the fixed line to the payment approval processor of the central data processing system.

45. (New): The method of claim 29 wherein the central facility also transmits a signal to the communication device of the consumer indicating that the payment is approved.

46. (New): The method of claim 45 wherein the signal is an SMS message.

47. (New): The method of claim 29, wherein the communication device is provided with a preset template which is downloaded to facilitate the input of information by the consumer into the communication device relating to the payment so the communication device can transfer the payment data to the receiver processor.

48. (New): The method of claim 29, wherein the communication device comprises a mobile telephone.

49. (New): The method of claim 29, wherein the second communication link comprises at least one fixed line for connecting the retailer data processing system to the central data processing system.

50. (New): The method of claim 29, wherein the first and third communication links comprise a common communication network interconnecting the receiver data processing system, the retailer data processing system and the central data processing system.

51. (New): A payment transaction method comprising:

a. receiving payment data from a communication device belonging to a consumer by a central facility having a payment approval processor and a transaction payment database wherein accounts relating to respective consumers are maintained;

b. interrogating the transaction payment database by the payment approval processor;

c. determining by the payment approval processor whether the payment is to be approved based on the status of the consumer's account, as maintained in the database;

- d. transmitting an approval code back to the communication device by the central facility, and if payment is approved;
- e. providing the approval code by the central facility to a receiver processor located at a retail outlet, the receiver processor including an EPOS terminal, a store back office server having a payment application processor and a store database;
- f. receiving the approval code by the payment application processor of the receiver processor via a first communication link for connecting the central facility with the receiver processor;
- g. storing approved payment data and approval code in the store database;
- h. providing the approval code to the EPOS terminal by the payment application processor when the consumer presents to collect goods or services paid for;
- i. matching the approval code transmitted to the user's communication device and the stored approval code by the EPOS terminal to confirm payment; and
- j. matching confirmed payments and stored payment transaction details with payment approval data of the central facility by a retailer processor including a payment database for receiving the store back office server approval payment details.

52. (New): The method of claim 51 wherein the first communication link comprises a fixed line communication link.

53. (New): The method of claim 51 wherein the payment application processor of the store back office server communicates with the EPOS terminal via a store communication network.

54. (New): The method of claim 51 wherein the communication device is provided with a preset template for downloading to facilitate the input of data by the consumer to form the payment data supplied to the central facility.